

Market Snapshot – Small Group

Company (State of Domicile) NAIC#	<u>Number Insured</u>		<u>Market Share</u>	
	1 st Qtr 20	1 st Qtr 19	1 st Qtr 20	1 st Qtr 19
Harvard Pilgrim (MA) 96911	21,599	22,076	38.9%	39.7%
Anthem Health Plans of Maine Inc. (ME) 52618	14,774	15,368	26.6%	27.7%
Community Health Options (ME) 15077	9,304	8,393	16.8%	15.1%
HPHC (MA) 18975	4,327	5,722	7.8%	10.3%
United Healthcare (CT) 79413	2,746	2,506	4.9%	4.5%
Aetna Life (CT) 60054	547	909	1.0%	1.6%
Excellus (NY) 55101 ¹	364	425	0.7%	0.8%
Aetna Health (ME) 95517	46	144	0.1%	0.3%
Washington National Ins Co.	2	2	<0.1%	<0.1%
TOTAL	53,213	55,545	100%	100%

¹ Excellus is not licensed in Maine but covers some small employers through a group plan issued to Dairyalea, an agriculture cooperative.

Figures for the number insured come from the Maine 940 Report.

Average Rate Increases

This table presents the average small group rate increases across the entire market by calendar year.

<u>Year</u>	<u>Average Change</u>
2001	32.6%
2002	29.1%
2003	15.9%
2004	6.0%
2005	12.6%
2006	8.3%
2007	13.5%
2008	9.8%
2009	15.1%
2010	21.0%
2011	16.4%
2012	10.4%
2013	9.9%
2014	9.5%
2015	7.4%
2016	2.3%
2017	11.9%
2018	13.8%
2019	8.2%
2020	8.1%
2021	4.3%

Recent Rate Increase

Effective Date	SERFF Tracking Number ¹	Company	Coverage Type	Average Increase	# Lives
1/1/2021	AETN-132380686	Aetna Health Inc. (ME)	2021 Small Group Rates	7.6%	36
1/1/2021	AETN-132380713	Aetna Life Insurance Company	2021 Small Group Rates	7.9%	489
1/1/2021	AWLP-132385577	Anthem Healthplans of Maine, Inc.	2021 Small Group Rates	4.8%	11,699
1/1/2021	HPHC-132389771	Harvard Pilgrim Health Care, Inc.	2021 Small Group Rates	7.3%	7,876
1/1/2021	HPHC-132389762	HPHC Insurance Company, Inc.	2021 Small Group Rates	7.3%	1,704
1/1/2021	MECH-132378289	Maine Community Health Options	2021 Small Group Rates	3.5%	7,999
1/1/2021	UHLC-132422701	UnitedHealthcare Insurance Company	2021 Small Group Rates	-4.9%	2,888
10/1/2020	HPHC-132427233	Harvard Pilgrim Health Care, Inc.	2020Q4 SG HMO	7.4%	5,141
10/1/2020	HPHC-132427236	HPHC Insurance Company, Inc.	2020Q4 SG PPO	7.4%	944
7/1/2020	AWLP-132320955	Anthem Healthplans of Maine, Inc.	SMGP Rate Filing 3Q20	3.0%	2,332
7/1/2020	HPHC-132300428	Harvard Pilgrim Health Care, Inc.	2020Q3 SG HMO	7.5%	6,049
7/1/2020	HPHC-132299996	HPHC Insurance Company, Inc.	2020Q3 SG PPO	7.5%	1,531
1/1/2020	AETN-131949278	Aetna Health Inc. (ME)	Small Group 2020 Rate Filing	15.9%	136
1/1/2020	HPHC-131952142	Harvard Pilgrim Health Care, Inc.	2020Q1 SG HMO	8.0%	841
1/1/2020	HPHC-131952188	HPHC Insurance Company, Inc.	2020Q1 SG PPO	8.0%	206
1/1/2020	AETN-131949312	Aetna Life Insurance Company	Small Group 2020 PPO Rate Filing	19.0%	882
1/1/2020	MECH-131937074	Maine Community Health Options	2020 Small Group Rates	9.1%	10,000
1/1/2020	AWLP-131944633	Anthem Healthplans of Maine, Inc.	SMGP Rate Filing 1Q20	7.8%	7,909
1/1/2020	UHLC-131955454	UnitedHealthcare Insurance Company	ME SB Rate Filing 1/1/2020	12.0%	107

Company	Requested Rates Under Review			Effective Date	SERFF Tracking Number ¹
	Annual Average Increase	Number of Lives Affected	Coverage Type		

None at this time